

<i>SERFF Tracking Number:</i>	<i>JACK-126310658</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Jackson National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43563</i>
<i>Company Tracking Number:</i>	<i>7630 ET AL</i>		
<i>TOI:</i>	<i>A02.11 Individual Annuities- Deferred Non- Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.11.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Endorsement</i>		
<i>Project Name/Number:</i>	<i>Endorsement/7630 ET AL</i>		

Filing at a Glance

Company: Jackson National Life Insurance Company

Product Name: Endorsement	SERFF Tr Num: JACK-126310658	State: Arkansas
TOI: A02.11 Individual Annuities- Deferred Non- Variable and Variable	SERFF Status: Closed-Approved- Closed	State Tr Num: 43563
Sub-TOI: A02.11.002 Flexible Premium	Co Tr Num: 7630 ET AL	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Julia Braem, Julie Hughes, Lynne Gerding	Disposition Date: 09/28/2009
	Date Submitted: 09/22/2009	Disposition Status: Approved- Closed
Implementation Date Requested: 11/16/2009		Implementation Date:

State Filing Description:

General Information

Project Name: Endorsement
Project Number: 7630 ET AL
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: The form is exempt from filing with Michigan, our State of domicile, by Order No. 97-010-M, which was issued and entered January 29, 1997, effective February 1, 1997.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 09/28/2009

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 09/28/2009
Created By: Lynne Gerding
Corresponding Filing Tracking Number: 7630
ET AL

Deemer Date:
Submitted By: Julia Braem

Filing Description:
Submitted for your approval are the above-referenced endorsements. These endorsements are new and will not replace any currently approved forms.

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Effective April 6, 2009, the Company instituted the practice to require that Owners begin an income option upon the Income Date or Latest Income Date, as stated in the contract. These forms will amend the Latest Income Date / Anticipated Maturity Date provision (as appropriate) of Jackson National Life Insurance annuity contracts allowing the latest income date / maturity date to extend to age 95 under a non-qualified plan contract. These endorsements also extend the timing of the latest income date to coincide with the Contract Anniversary on or next following the Owner's 95th birthday.

The forms will be issued to inforce contract holders as well as with new issues of currently approved Jackson National Life Insurance annuity contracts as stated below.

Endorsement 7630 will be issued to inforce contract owners and new issues of:

- individual variable annuity contracts, excluding contracts that were in force as of April 6, 2009 where the Owner has attained or passed age 90.
- non-fixed maturity individual fixed index annuity contracts; and
- owner-driven individual fixed annuity contracts.

Endorsement 7631 and will be issued to:

- inforce annuitant-driven individual fixed annuity contracts. Note: we no longer market annuitant-driven individual fixed annuity contracts so this endorsement will not apply to new issues on these types of contracts.

The forms will be issued by Jackson National Life Insurance Company and the annuity contracts to which they will be attached are marketed to the general public by appropriately licensed registered representatives through broker/dealers and financial institutions.

The forms are exempt from filing with Michigan, our State of domicile, by Order No. 97 010 M, which was issued and entered January 29, 1997, effective February 1, 1997. To the best of our knowledge and belief the provisions comply with applicable laws and regulations of your jurisdiction. With regard to Regulation 19, Jackson National Life hereby certifies that we do NOT discriminated based on sex in the sale of insurance.

Variables within the forms have been bracketed and generally consist of names, dates and numbers. The forms, when issued, may vary in format, paper size, border and Company logo. We will correct any minor typographical error that may be identified after filing. Additionally, a small square bar code may be placed in the far bottom left-hand corner.

Forms may vary somewhat in format, such as printing as two-sided pages versus one-sided pages. The content of each form will remain exactly as submitted.

SERFF Tracking Number: JACK-126310658 State: Arkansas
 Filing Company: Jackson National Life Insurance Company State Tracking Number: 43563
 Company Tracking Number: 7630 ET AL
 TOI: A02.II Individual Annuities- Deferred Non- Sub-TOI: A02.II.002 Flexible Premium
 Variable and Variable
 Product Name: Endorsement
 Project Name/Number: Endorsement/7630 ET AL

I look forward to your favorable review. If I can be of any assistance to you, or if additional information is required, please contact me by telephone at 800/317-7989, by facsimile at 517/706-5522, or by email at pd&sf@jackson.com.

Company and Contact

Filing Contact Information

Julia Braem, Filing Manager pd&sf@jackson.com
 1 CORPORATE WAY 800-317-7989 [Phone]
 LANSING, MI 48951 517-706-5522 [FAX]

Filing Company Information

Jackson National Life Insurance Company CoCode: 65056 State of Domicile: Michigan
 1 Corporate Way Group Code: 918 Company Type:
 Lansing, MI 48915 Group Name: State ID Number:
 (800) 317-7989 ext. [Phone] FEIN Number: 38-1659835

Filing Fees

Fee Required? Yes
 Fee Amount: \$40.00
 Retaliatory? No
 Fee Explanation: \$20.00 per form - 2 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Jackson National Life Insurance Company	\$40.00	09/22/2009	30739673

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	09/28/2009	09/28/2009

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Disposition

Disposition Date: 09/28/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	AR - Certification Notice		Yes
Form	Endorsement		Yes
Form	Endorsement		Yes

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Filing Company: Jackson National Life Insurance Company State Tracking Number: 43563

Company Tracking Number: 7630 ET AL

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
Variable and Variable

Product Name: Endorsement

Project Name/Number: Endorsement/7630 ET AL

Form Schedule

Lead Form Number: 7630 ET AL

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	7630	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		55.000	7630 (base) endorsement form 09-17- 09.pdf
	7631	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.100	7631 (base) endorsement form 09-17- 09.pdf

ENDORSEMENT

This Endorsement forms a part of the Contract to which it is attached. The effective date of the Endorsement is the Issue Date of the Contract. In the event of any conflict between the provisions of the Contract and this Endorsement, the provisions of this Endorsement will control.

The **LATEST INCOME DATE OR LATEST ANNUITY DATE (as applicable)** definition is amended to read as follows:

"LATEST INCOME DATE OR LATEST ANNUITY DATE (as applicable). The Contract Anniversary on or next following the Owner's 95th birthday under a Non-Qualified Plan Contract, or such earlier date required by the applicable qualified plan, law or regulation."

Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer

ENDORSEMENT

This Endorsement forms a part of the Contract to which it is attached. The effective date of the Endorsement is the Issue Date of the Contract. In the event of any conflict between the provisions of the Contract and this Endorsement, the provisions of this Endorsement will control.

Under **GENERAL PROVISIONS**, the **CHANGE OF ANTICIPATED MATURITY DATE** is amended to read as follows:

"While the Policy is in force, the Owner may change the Anticipated Maturity Date to a date no later than the Contract Anniversary on or next following the Owner's 95th birthday under a Non-Qualified Contract, or such earlier date as requested by the Owner or required by the applicable qualified plan, law or regulation."

Signed for the
Jackson National Life Insurance Company


President and Chief Executive Officer

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: AR - Flesch Certification.pdf		
Bypassed - Item: Application Bypass Reason: Not applicable Comments:		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: Not applicable Comments:		
Satisfied - Item: AR - Certification Notice Comments: Attachment: AR - Certification Notice.pdf		

CERTIFICATION

This is to certify that 7630 has achieved a Flesch Reading Ease Score of 55.0 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

This is to certify that 7631 has achieved a Flesch Reading Ease Score of 53.1 and complies with the requirements of Arkansas State Ann. §66-3251 through §66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Jackson National Life Insurance Company



By: _____
Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: September 22, 2009

Arkansas

CONSENT TO SUBMIT RATES
AND/OR COST BASIS FOR APPROVAL

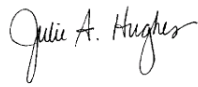
The Jackson National Life Insurance Company of Lansing, Michigan does hereby consent and agree:

- A) that all premium rates and/or cost basis both “maximum” and “current or projected,” used in relation to form numbers 7630 and 7631 must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost basis shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost basis prior to the expiration of sixty (60) days.

or

- B) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, the company may file a range of rates it will stay within and will notify the Department at least sixty (60) days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Jackson National Life Insurance Company

By : 

Julie Hughes
Assistant Vice-President
Product Drafting and State Filing Department

Date: September 22, 2009